

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:	Case No.:	<u>20-20503/JNP</u>
Michael & Trisha Caruso	Chapter:	<u>7</u>
	Judge:	<u>JNP</u>

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**NOTICE OF PROPOSED ABANDONMENT**

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JOSEPH D. MARCHAND, TRUSTEE in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk: Clerk of the United States Bankruptcy Court  
U.S. Post Office & Court House  
PO Box 2067, 401 Market Street  
Camden, NJ 08101-2067

If an objection is filed, a hearing will be held before the Honorable Jerrold N. Poslusny, Jr. on February 23, 2021 at 11:00 a.m. at the United States Bankruptcy Court, Courtroom no. 4C. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property: Real Property:  
835 Kingston Drive  
Cherry Hill, NJ  
FMV - \$200,000.00

Liens on property: Quicken - \$207,824.00

Amount of equity claimed as exempt: \$0.00

Objections must be served on, and requests for additional information directed to:

Name: /s/ Joseph D. Marchand, Chapter 7 Trustee  
Address: 117-119 West Broad Street, P.O. Box 298, Bridgeton, NJ 08302  
Telephone No.: (856) 451-7600

In re:  
Michael A. Caruso  
Trisha C. Caruso  
Debtors

Case No. 20-20503-JNP  
Chapter 7

District/off: 0312-1  
Date Rcvd: Jan 21, 2021

User: admin  
Form ID: pdf905

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Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Michael A. Caruso, Trisha C. Caruso, 835 Kingston Dr., Cherry Hill, NJ 08034-1835
cr	+ QUICKEN LOANS, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
519074095	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518955027	+ Carol Castellante, 774 Thornwood Dr., Mount Laurel, NJ 08054-1817
518955029	+ Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518955030	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
518955031	+ Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518989742	+ Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
518955034	+ Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
518955035	+ Experian, PO Box 4500, Allen, TX 75013-1311
518955036	+ Fed Loan Servicing, Pob 60610, Harrisburg, PA 17106-0610
518955037	+ Global Holdings LLC, 4343 S. 118th E. Ave., Suite 220, Tulsa, OK 74146-4402
518955038	+ IC System, Inc., Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
518966144	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518979703	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518955043	+ Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
518971185	+ QUICKEN LOANS, LLC, QUICKEN LOANS, LLC, BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
518960323	+ Robert J. Davidow, Esq., Phelan Hallinan Diamond & Jones, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518955048	+ State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518955049	+ Suntrust, Attn: Bankruptcy, Mail Code VA-RVW-6290 PO Box 85092, Richmond, VA 23285-5092
518955050	+ Suntrust Bk, Po Box 85526, Richmond, VA 23285-5526
518955055	+ TransUnion, PO Box 2000, Chester, PA 19016-2000
518970629	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518955056	+ Wf/tempur, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 24

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 21 2021 21:55:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 21 2021 21:55:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518955026	+ Email/Text: backoffice@affirm.com	Jan 21 2021 21:56:00	Affirm, Inc., Attn: Bankruptcy, Po Box 720, San Francisco, CA 94104-0720
518955032	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 21 2021 21:54:00	Citizens Bank, 1 Citizens Dr, Riverside, RI 02915
518955033	+ Email/Text: dplbk@discover.com	Jan 21 2021 21:56:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
518961559	+ Email/Text: dplbk@discover.com	Jan 21 2021 21:56:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
518955039	+ Email/Text: sbse.cio.bnc.mail@irs.gov		

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518955028	Email/PDF: ais.chase.ebn@americaninfosource.com	Jan 21 2021 21:54:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518955040	+ Email/Text: PBNCNotifications@perituservices.com	Jan 21 2021 22:12:03	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518955041	+ Email/PDF: pa_dc_claims@navient.com	Jan 21 2021 21:54:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
518955042	+ Email/PDF: pa_dc_claims@navient.com	Jan 21 2021 22:14:31	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
518961310	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jan 21 2021 22:14:30	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
518955045	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 21 2021 21:54:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
518955046	+ Email/Text: home.sfbank-bankruptcynotice.083i01@statefarm.com	Jan 21 2021 21:56:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906
518955047	+ Email/Text: home.sfbank-bankruptcynotice.083i01@statefarm.com	Jan 21 2021 21:55:00	State Farm Bank, Attn: Bankruptcy, Po Box 3298, Milwaukee, WI 53201-3298
518955051	+ Email/PDF: gecscdi@recoverycorp.com	Jan 21 2021 22:14:13	State Farm Financial S, Attn: Bankruptcy, 1 State Farm Plaza, Bloomington, IL 61710-0001
518955052	+ Email/PDF: gecscdi@recoverycorp.com	Jan 21 2021 22:14:11	Syncb Best Buy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518955053	+ Email/PDF: gecscdi@recoverycorp.com	Jan 21 2021 22:14:12	Syncb/Paypal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518955138	+ Email/PDF: gecscdi@recoverycorp.com	Jan 21 2021 22:11:09	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518955054	+ Email/PDF: gecscdi@recoverycorp.com	Jan 21 2021 22:17:16	Synchrony Bank/c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
			Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518955044		Noah Caruso

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 23, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2021 at the address(es) listed below:

Name	Email Address
Daniel L Reinganum	on behalf of Debtor Michael A. Caruso DanielR@McDowellLegal.com tcuccini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com
Daniel L Reinganum	on behalf of Joint Debtor Trisha C. Caruso DanielR@McDowellLegal.com tcuccini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Joseph Marchand	jdmarchand@comcast.net jmarchand@comcast.net;jmarchand@ecf.axiosfs.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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